sound financial position and able to better focus its YBS programs as a part of its overall loan portfolio management and its risk management programs. Each Board of Directors should identify risk parameters for YBS lending that are appropriate in relation to the institution's risk-bearing capacity and its YBS program objectives.

III. Sound YBS Programs and Policies

Each direct lender association is required to adopt policies that establish programs to provide credit and related services to YBS borrowers. Board policies should define the program's purpose and objectives, operating parameters for management, delegated and retained authorities of the board, exception processes, and requirements for reporting to the association's board.

IV. Definitions

To better reflect the current demographics of agricultural producers, the FCA defines a young farmer as 35 years or younger; a beginning farmer as having 10 years or fewer farming, ranching, or aquatic experience; and a small farmer as generating less than \$250,000 in annual gross agricultural or aquatic sales. These new definitions are effective for the reports filed with the FCA as of December 31, 1998.

Dated: December 15, 1998.

Floyd Fithian,

 $Secretary, Farm\ Credit\ Administration\ Board. \\ [FR\ Doc.\ 98-33670\ Filed\ 12-18-98;\ 8:45\ am] \\ \textbf{BILLING\ CODE\ 6705-01-P}$

FEDERAL MARITIME COMMISSION

Notice of Agreement(s) Filed

The Commission hereby gives notice of the filing of the following agreement(s) under the Shipping Act of 1984. Interested parties can review or obtain copies of agreements at the Washington, DC offices of the Commission, 800 North Capital Street, NW., Room 962. Interested parties may submit comments on an agreement to the Secretary, Federal Maritime Commission, Washington, DC 20573, within 10 days of the date this notice appears in the Federal Register. Agreement No.: 207-011371-003. Title: H. Stinnes Linien GmbH. Parties:

Hugo Stinnes Schiffahrt GmbH DSR-Senator Lines GmbH H. Stinnes Linien GmbH Synopsis: The proposed modification would change the name of the joint service agreement from the DSR/ Stinnes West Indies Service to H. Stinnes Linen GmbH; change the name of the joint service, which is also a party to the agreement; add the Dominican Republic to the Geographic scope; and restate the agreement.

Agreement No.: 232–011642.
Title: East Coast United States/East
Coast South America Vessel Sharing
Agreement.

Parties:

A.P. Moller-Maersk Line Sea-Land Service, Inc. P&O Nedlloyd, Ltd. P&O Nedlloyd, B.V. Compania Sud Americana de Vapores, S.A. Euroatlantic Container Line S.A. Braztrans Transportes Maritimos Limitada Alianca Transportes Maritimos, S.A.

Columbus Line
Synopsis: The proposed agreement
authorizes the parties to operate and
share space on up to 14 vessels in the
trade, with no vessel having a
capacity over 2,000 TEUs. The parties
may charter vessels to and from each
other and redeploy vessels in the
trade. They may also interchange
containers and related equipment,
and may agree between themselves
and with third parties for the use of
terminal facilities and other shoreside
services and supplies. The parties
have requested expedited review.

Dated: December 15, 1998.

By order of the Federal Maritime Commission.

Joseph C. Polking,

Secretary.

[FR Doc. 98–33686 Filed 12–18–98; 8:45 am] BILLING CODE 6730–01–M

FEDERAL TRADE COMMISSION

[File No. 9810153]

Asociacion de Farmacias Region de Arecibo, Inc., et al.; Analysis To Aid Public Comment

AGENCY: Federal Trade Commission. **ACTION:** Proposed consent agreement.

SUMMARY: The consent agreement in this matter settles alleged violations of federal law prohibiting unfair or deceptive acts or practices or unfair methods of competition. The attached Analysis to Aid Public Comment describes both the allegations in the draft complaint that accompanies the consent agreement and the terms of the consent order—embodied in the consent agreement—that would settle these allegations.

DATES: Comments must be received on or before February 19, 1999.

ADDRESSES: Comments should be directed to: FTC/Office of the Secretary, Room 159, 600 Pa. Ave., N.W., Washington, D.C. 20580.

FOR FURTHER INFORMATION CONTACT:

Gary H. Schorr or Steven J. Osnowitz, FTC/s-3115 601 Pa. Ave., N.W., Washington, D.C. 20580, (202) 326-3063 or (202) 326-2746.

SUPPLEMENTARY INFORMATION: Pursuant to Section 6(f) of the Federal Trade Commission Act. 38 Stat. 721, 15 U.S.C. 46 and Section 2.34 of the Commission's Rules of Practice (16 CFR 2.34), notice is hereby given that the above-captioned consent agreement containing a consent order to cease and desist, having been field with and accepted, subject to final approval, by the Commission, has been placed on the public record for a period of sixty (60) days. The following Analysis to Aid Public Comment describes the terms of the consent agreement, and the allegations in the complaint. An electronic copy of the full text of the consent agreement package can be obtained from the FTC Home Page (for December 14, 1998), on the World Wide Web, at "http:// www.ftc.gov/os/actions97.htm." A paper copy can be obtained from the FTC Public Reference Room, Room H-130, 600 Pennsylvania Avenue, N.W., Washington, D.C. 20580, either in person or by calling (202) 326-3627. Public comment is invited. Such comments or views will be considered by the Commission and will be available for inspection and copying at its principal office in accordance with Section 4.9(b)(6)(ii) of the Commission's Rules of Practice (16 CFR 4.9(b)(6)(ii)).

Analysis of Proposed Consent Order To Aid Public Comment

The Federal Trade commission (Commission) has accepted, subject to final approval, an agreement to a proposed consent order from the Asociacion de Farmacias Region de Arecibo ("AFRA") and Ricardo Alvarez Class ("Alvarez"). AFRA is an organization of approximately 125 pharmacies operating in northern Puerto Rico and Alvarez, a pharmacy owner in Manati, Puerto Rico, is one of AFRA's officers. The agreement settles charges that the proposed respondents violated Section 5 of the Federal Trade Commission Act by fixing the terms and conditions, including prices, under which AFRA's members would contract with a third party payer to provide

² 12 CFR 614.4165